



GroupLine

News and updates for our Great-West
Group Benefits Plan Sponsors

Group Critical Illness plans updated

07-05

Great-West Life is making changes to its *Group Critical Illness* plans, effective May 1, 2007. These changes are intended to ensure these plans remain up to date and consistent with current medical procedures and terminology. Great-West will amend plans to reflect these changes.

Group Critical Illness offers financial support to individuals diagnosed with a serious illness. Changes to the standard plan (covering four conditions) and the enhanced plan (covering 15 conditions) are detailed below.

More illnesses covered under enhanced plan

Coverage for seven illnesses is being added to the enhanced plan. Plan sponsors with the enhanced plan will have coverage for these illnesses at no extra cost:

- aortic surgery
- benign brain tumour
- heart valve replacement
- loss of independent existence
- loss of limbs
- motor neuron disease
- occupational HIV

Definitions of covered illnesses

Definitions of covered illnesses are being adjusted to reflect the diagnostic measurements and methods currently being used in the medical community. For example, the definition of kidney failure will specify the *types* of dialysis a person must be using in order for the condition to be considered kidney failure, rather than refer to *regular* dialysis. The definitions are described in full detail in the amendment to your plan.

Liberalization of pre-existing limitation

Currently, all *Group Critical Illness* coverage is subject to a pre-existing limitation. This means that for an illness diagnosed within the first two years of coverage, a claim will not be approved if a person had symptoms prior to being insured. Great-West will now waive this pre-existing limitation for amounts that have been medically underwritten. Evidence of good health is required before a plan member or dependant can be insured for optional critical illness coverage and coverage above the no-evidence maximum.

Cancer coverage

Your *Group Critical Illness* plan contains a 90-day moratorium for cancer. This means there is no coverage for cancer if symptoms, a diagnosis or investigation leading to a diagnosis occur within 90 days of the start of coverage. The moratorium now extends to applications for increases in coverage. If symptoms, a diagnosis or investigation leading to a diagnosis occur within 90 days of an increase, the benefit amount considered is the amount in effect before the increase.

More clarity

Clarity is being added to contracts with an expansion of descriptions. For example, the description of a prohibited substance will specify poisonous substances, intoxicants and narcotics.

For more information

For more information about *Group Critical Illness*, please contact your benefit advisor or Great-West group representative.

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